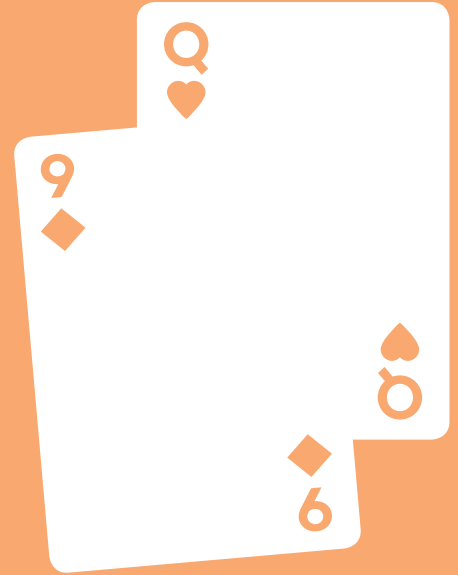


## HOW TO PLAY

# BACCARAT

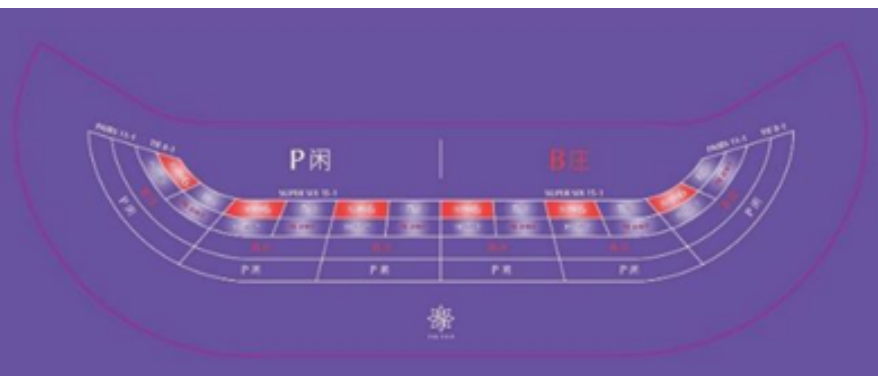


Baccarat is an elegant casino game that has been made world famous in the great casinos of Europe. The game is even more famous for the high stakes and high adventure portrayed in countless novels and movies. Baccarat is played on the Main Gaming Floor and in the Private Gaming Rooms is known as 'Mini Baccarat', and is played on a smaller, simpler table.

### THE AIM OF THE GAME

There are only two hands in Baccarat – the Banker's and the Player's. There are no individual hands for Players. These "community hands" are the focus for all Players. You are therefore not playing against the other Players or the House, you are simply betting against the cards.

In Baccarat, the highest count possible is nine. Tens, picture cards and multiples of ten are counted as zero. Aces are counted as one. All cards from two to nine are counted at face value. The aim of the game is to bet on the hand that you believe will total closest to nine. See our examples of Mini Baccarat hands for an illustration.



### THE BACCARAT TABLE

To play the game of Baccarat you have to consider how much to bet, whether to back the Player or the Banker to win, or to opt for a "tie".

Baccarat is played with eight full decks, cut by a Player, and placed in a "shoe", from which the cards are dealt.

### HOW THE HANDS ARE PLAYED

To commence the game, all Players place their bets on the Player's hand, the Banker's hand, or tie bet. You may also choose to bet on both Player or Banker and a tie. Once the bets are placed, two cards are dealt to both the Player's and the Banker's hands.

If a hand's first two cards total eight or nine, it is considered a "natural" and no more cards are dealt. A third and final card may be dealt, depending on the combined value of the first two cards. Third cards are dealt first to the Player's hand then to the Banker's hand if required.

The Dealer calls every play in Baccarat, in accordance with the following tables of play. Both the Banker's and Player's hands must draw according to these fixed rules.

There are no options regarding drawing the third card for either the Banker's or the Player's hand.

### WINNING BET PAYOUTS

Winning bets placed on the Player's hand are paid even money. Winning bets placed on the Banker's hand are paid even money, less a 5% House commission. You may also bet that the result will be a draw or tie. When a tie results, tie bets are paid eight to one; other bets neither win nor lose.

### PLAYER WINS



**PLAYER**  
Value of hand: 9 "natural"



**BANKER**  
Value of hand: zero

### BANKER WINS

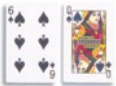


**PLAYER**  
Value of hand: 2

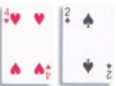


**BANKER**  
Value of hand: 5

### TIE WINS



**PLAYER**  
Value of hand: 6



**BANKER**  
Value of hand: 6

### NO COMMISSION BACCARAT

No commission Baccarat is a variation of the game of Baccarat which makes the game faster to play.

All winning hands are paid even money with the exception of when the Banker wins with a point count of six. Bets are then paid at odds of 1 to 2. You may also bet that the result will be a draw or tie.

When a tie results, tie bets are paid 8 to 1; bets on Player and Banker neither win or lose.

### THE RANGE OF BETS IN BACCARAT

Baccarat tables have varying minimum and maximum bets.

Before you sit down, please check the sign displaying the minimum and maximum bets at the table, and look for the no commission signs. Please ask any of our gaming team for assistance.

### SUPER SIX

The Super Six Baccarat side bet pays 15-to-1 if the Banker hand has a winning total of 6, otherwise it loses.

### PLAYER'S HAND

TOTAL OF FIRST TWO CARDS	OUTCOME
0, 1, 2, 3, 4, 5	Draws a third card
6, 7	Stands
8, 9	"Natural" – stands

### BANKER'S HAND

When the first two cards total zero, one or two, the Banker's hand draws a card. When the total of the Banker's first two cards is three or more, the outcome depends on the third card drawn by the Player, as detailed below.

TOTAL OF FIRST TWO CARDS	DRAW A CARD WHEN PLAYER'S THIRD CARD IS:	STANDS WHEN PLAYER'S THIRD HAND IS:
3	1, 2, 3, 4, 5, 6, 7, 9, 10	8
4	2, 3, 4, 5, 6, 7	1, 8, 9, 10
5	4, 5, 6, 7	1, 2, 3, 8, 9, 10
6	6, 7	1, 2, 3, 4, 5, 8, 9, 10
7	Stands	
8, 9	"Natural" – stands	

### PLAYER PAIR AND BANKER PAIR

Player Pair and Banker Pair is an additional wager available on Baccarat. Players may place a wager on a table that provides for Player Pair and Banker Pair bets.

To play, place a wager on Player Pair and/or Banker Pair. Player Pair wagers win if the first two Player cards are of the same value e.g. Jack and Jack, three and three. Banker Pair wagers win if the first two Banker cards are of the same value e.g. Queen and Queen, two and two. Player Pair/Banker Pair wagers lose if the first two cards drawn to either Player or Banker are not of the same value.

The odds for winning Player Pair/Banker Pair bets are paid at odds of 11 to 1.

### THE ODDS OF WINNING

Baccarat is a game of chance where numbered cards less than 10 count as their face values, Aces are worth one, and 10 and face (picture) cards are worth zero. Two cards are dealt to both the Player's hand and the Banker's hand, then depending on the totals of those two cards, a third card may be dealt to either or each hand. These totals are read as if the first digit does not exist – so a hand totaling 15 becomes five.

The winner of the game has the total card value closest to nine. Players can bet on the Player's hand or the Banker's hand, or bet that the hands will tie and place a Player Pair or Banker Pair bet. The House margin for Baccarat is around 1.2%.

### RESPONSIBLE GAMBLING

The casinos promote a responsible approach to gambling and offer gambling for your enjoyment. Only you can decide how much time and money you want to spend on gambling at a casino. If you think you may have a problem controlling your gambling behaviour, please contact:

Gambling Helpline 1800 858 858  
gamblinghelpline.org.au

Gambling Help services are independently run and offer free, confidential support (available 24 hours).

Bet with your head, not over it.